

Evaluating Banking Performance According to the European Model of Institutional Excellence: Case Study at United Bank for Investment and Finance¹

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ABSTRACT

The aim of the research is to identify the impact of the dimensions of the European Excellence Model in evaluating the performance of the bank of the research sample, as well as to interpret which dimensions are more important to the banks of the research sample. Based on the dimensions of this model, the United Bank for Investment and Finance has chosen a research community, and has met with officials of the United Bank for Investment and Finance at various administrative levels to measure the practices of excellence management in the European model, and the analytical approach has been the case study and the construction of the checklist as a tool to collect information. The research has reached the most important results There is a discrepancy between the results of the dimensions of the European Excellence Model as it indicated after the provision of service and customer satisfaction of low value as well as after leadership either after work systems and performance. The financial came with a very high result.

Keywords: *European Model of Excellence; United Bank for Investment and Finance; Bank Performance Evaluation.*

FIRST SECTION: SCIENTIFIC METHODOLOGY OF RESEARCH

First: The Problem of Research

Banking institutions have suffered many major setbacks, because they live in a stressful reality with challenges, problems and obstacles that have directly affected institutional performance, and this may be due to the nature of the Iraqi environment characterized by instability, overlap and acceleration of economic, social, political, security and cultural changes on the one hand, and global transformations and their consequences on the other, there are challenges and pressures facing banking institutions. This requires that institutions study their conditions

and work at an accelerated pace to keep pace with rapid and successive developments by paying attention to the management of government performance on the one hand and supervisory performance on the other hand with the aim of improving the level of service delivery in the best way and reaching the stage of excellence. Therefore, the hypothetical research problem is embodied in the research community, which is the United Bank for Investment and Finance, which wants to know the evaluation of its performance according to the dimensions of the European model, and thus the problem can be formulated with the following question: What is the size of the gap for each dimension of the European model of European excellence??

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1. Make some contributions to the topic of excellence management and enrich the debate and dialogue about it, to serve as a starting point for researchers to push them to delve deeper into it from different other angles.
2. Identify the European model of excellence (E.F.Q.M) in terms of its characteristics, possibilities and results
3. Evaluate the institutional performance and the extent to which excellence has been achieved in United Bank for Investment and Finance?
4. Determine the extent to which the institution achieves the goals and plans set by the European model?
5. Contribute to opening new horizons for researchers in the field of excellence management according to the different models recognized globally in this field.

Second: Research Objective

The current research seeks to shed light on the application of the European Excellence Model

(EFQM) in banks due to its active role in improving banking performance, the need to evaluate their institutional performance and the extent to which excellence has been achieved taking into account the great openness and intensification of competition and the global development of evaluation systems based on correct foundations and standards, organizations have become seeking to rely on excellence strategies through their focus on institutional performance away from any randomness that leads to a decline in the required level of performance.

Where the research aims to:

1. Identify the extent to which banks achieve the goals and plans set by the senior management of institutional excellence.
2. Know the size of the gap for each dimension of the European Excellence Model?
3. Draw conclusions that must be followed by management in order to correct deviations and work to improve the performance of banks within a short period of time.

Third: Hypothetical Scheme of Research

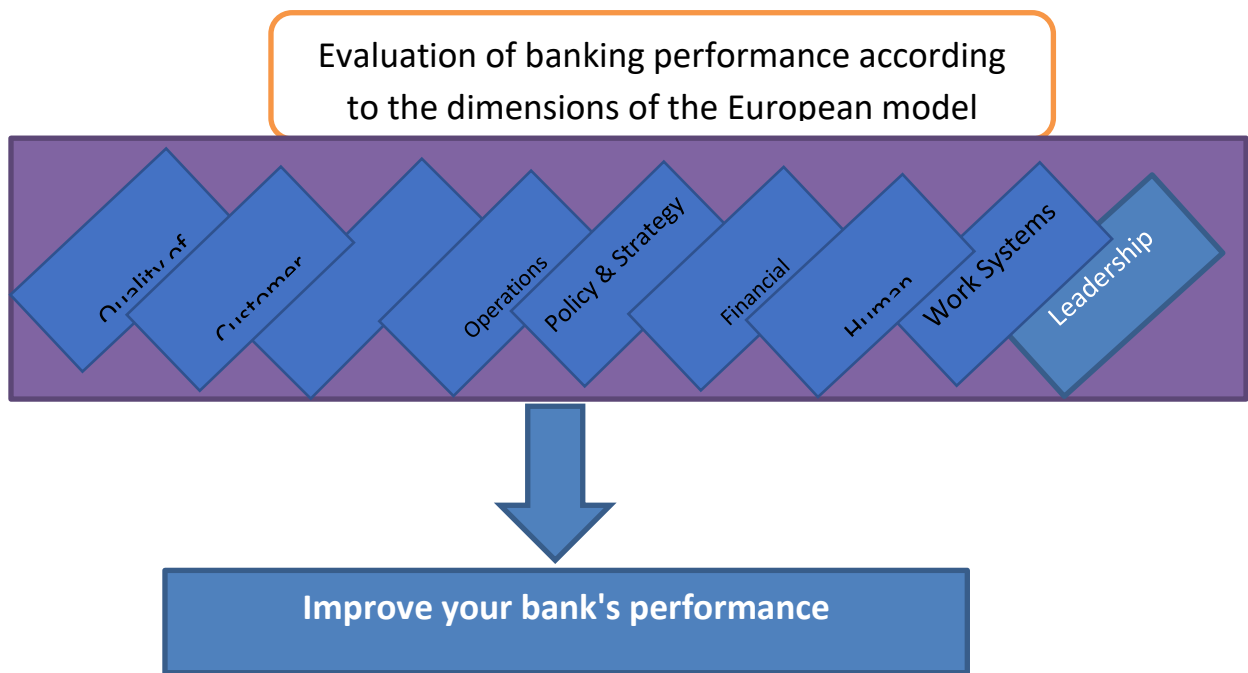


Figure (1) Research Chart

Fourth: Community and Sample of Research

The United Investment Bank (S.A.E.G.) was established under the certificate of incorporation numbered M.S./5762 dated 20/8/1994 issued by the Department of the Registrar of Companies in the Ministry of Commerce in accordance with the provisions of Article (21) of the Companies Law No. (36) of 1983 as amended and with a capital of (1000) million dinars and obtained a license to practice banking in accordance with the provisions of paragraph (1) of Article 41 of the Central Bank of Iraq Law No. (64) of 1976 as amended and began its activity in banking and investment operations in early 1995. Department and division managers were selected in the process of interviews and information gathering to build the checklist.

SECOND SECTION: THE THEORETICAL ASPECT**First: The Concept of Banking Performance**

There is a lot of literature on banking performance, but most of it lacks a definition of its concept. By reviewing the literature on performance and trying to give a concept to it, we find that there is no agreement on a specific concept for it, as there is a difference of views on the definition of performance criteria and indicators and use. Performance is a broad concept and its contents are renewed through the renewal, change and development of any component of the organization of all kinds. The difference in the concept of banking performance stems from the difference in the standards and measures adopted in the study and measurement of the performance of managers and banking institutions. (Al-Husseini, 2008: 211) Despite the abundance of studies and research on the concept of performance, no consensus and agreement has been reached among researchers on a specific concept of performance, and that performance is closely related to various internal and external environmental factors, and therefore influences. The variables that affect them vary, and this performance in its simplest form expresses the results that the organization seeks to achieve. (Hamdan, 2009: 381)

Performance is defined from the point of view of the law as the performance of a particular act under the contract, that the effect of successful performance is to bind the person entrusted with performing the act with any future contractual responsibility, and performance is considered to be the ability of the enterprise to obtain its precious resources and work to sustain them. (Al-Husseini, 2008: 222)

It was defined as comparing the real results to what was planned, as well as the ability of the organization to use the resources available to it in an effective manner to achieve multiple objectives related to the interests of the parties and associated parties. Most researchers in their definition of banking performance focused on the success and failure it achieves. The Bank in achieving its objectives in the light of the foundations and standards that have been adopted in the light of its material and human resources as well as adapting to the environment surrounding the performance such as comparing the performance of the institution with the performance of its competitors. Identify strengths and identify strengths and weaknesses for the purpose of reducing and addressing them and from the previous definitions we can determine performance where the results achieved are compared with the specific plan and within the available resources. (Al-Hamiri, 2006: 16)

Second: Objectives of Banking Performance

- 1 - The main objective of banking performance was to develop financial performance and improve the level of banking activity to be in line with the expansion and economic progress of the country.
- 2 - Achieving a number of qualitative objectives related mainly to the provision of information and data to the planning and supervisory function that enable them to perform their tasks well.
- 3 - To achieve the basic objective of performance evaluation and its complementary sub-objectives, it must be characterized by a number of characteristics, the most important of which is its inclusion of all branches and sections of banking activity.
- 4 - The link of performance evaluation with other administrative functions such as organizational and planning, and the need for these objectives to enjoy realism and objectivity, and the high ability of those in charge of them to achieve positive results.
- 5 - This process has flexibility and the ability to constantly evolve to be in line with developments and changes in the economic structure in general and banking activity in particular. (League, 2013: 25)

Third: The Concept of Excellence

Linguistic distinction is defined as contained in the intermediate dictionary as isolation, sorting, and distinguishing something, that is, its virtue seemed higher than it resembled it, and distinguished the thing from others. (Ibn Manzar, 1996) are other words and vocabulary that have connotations in the linguistic heritage that benefit and denote the meaning of excellence, such as: high, high. And happiness. (Small, 2009: 2)

Idiomatically, the term excellence and its connotations have had many definitions in the literature and previous sources dealing with the subject of excellence, where it is noted from those definitions that there is agreement among those interested in the subject of excellence, since it actually represents a function, purpose, condition and philosophy that organizations of all shapes, types and sizes seek to reach. Consider it a way of life that can occur in a small or large organization, governmental or non-governmental, that provides a service or manufactures a commodity. However, although there is agreement among those interested in the subject of excellence, it is noted that there is a difference between writers and researchers, as this difference lies in the general and precise definition of a more general and comprehensive picture. For the concept of excellence. (Ajaif, 2008: 227)

In his view, excellence refers to an integrated system of the results of the work of the organization, in the light of its interaction with the elements of its internal and external environment, which leads it to uniqueness and positive preference over other organizations in reaching its goals. (Tawfik, 2008, 31) Excellence has also been defined as a qualitative process of practice that includes self-evaluation to improve the effectiveness of the organization, its reciprocal attitude, the flexibility to work in it, and the involvement of all users in all departments of the organization to work with it by understanding everyone. Activities to eliminate error, improve the process towards achieving excellence. (Hassan, 2010: 29)

Excellence is to offer an extra touch that exceeds the expectations of the client, so the organization is always the only alternative to existing customers, and is the best for potential customers in order to achieve success and excellence for the organization. To its customers by developing policies and strategies that focus on working individuals, customers, all stakeholders and society at large in a balanced manner. (Al Mazrou', 2010: 24)

Studies show that the Greeks used this concept, which translated into English to mean "better, braver, stronger", that is, the best brave, and the most courageous. As for the Greeks, the origin of the word consists of two syllables, the first (AR) means the flow of light or goodness, and the second (iston) which means stability and harmony. When we take a quick historical look, we find that the commitment to evaluate, improve and ensure excellence has a long

history of historical records such as the Greek, Roman and Chinese civilizations. (Anninos, 2007: 307)

In Islamic civilization, there are many verses, hadiths and practical scenes that show that Islam has laid the foundations of this theory. Our true religion has attached great importance to the level of performance of work (and say work, and Allah will see your work, His Messenger, and the believers) (Surat al-Tawbah No. 9/105). He said in his Holy Book that "we do not waste the wages of the best work" (Surat al-Kahf No. 30/18). As he said, "God loves the work of the average work with the love of God" (narrated by al-Tabrani, 1415 AH), he developed the sharia motivating with its approach to work and in the nominal mode of outstanding performance. (Al Mazrou', 2010: 28)

Fourth: The European Excellence Model

The European Excellence Model is a non-mandatory framework for enterprise management systems, developed by the European Foundation for Quality Management (EFQM) and designed to help organizations become more competitive, and applied in various organizations regardless of sector, size or way the organization operates, and the EFQM Excellence Model is a practical tool to help organizations carry out their work efficiently towards achieving excellence. (Hendricks, 1996: 436)

Many research studies have been conducted during the past years to investigate the facts regarding the adoption of many comprehensive management models, such as in the case of Total Quality Management and the model of the European Foundation for Excellence with the aim of improving outputs, and the majority of these studies showed a significant correlation between management and these modern systems and one of the most comprehensive was the study conducted by Dr. Vinod Seingal of Georgia Polytechnic University and Dr. Kevin Hendricks of William & Mary College. This model can be used in four ways: (Director, 2008: 34)

1. Help put the organization on its journey towards excellence.
2. Provide a general language that enables the exchange of ideas and information inside and outside the organization.
3. Inclusion of current and planned activities leading to improved efficiency and effectiveness of organizations.
4. Provide a basic structure for the management system of the organization.

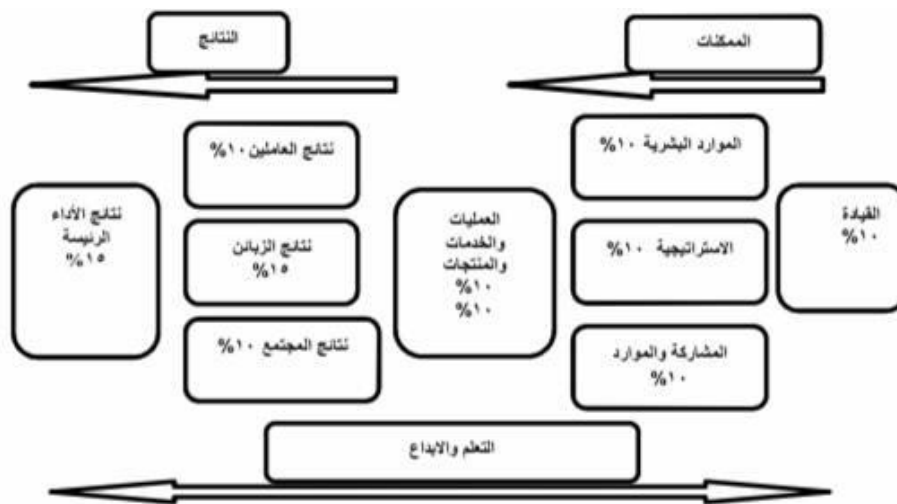
The excellence model is a framework or structure

consisting of nine basic criteria divided into two groups, the first group represents the enablers followed by the organization to reach quality, which are five main criteria (leadership, strategic policy, human resources, partnership and resources, operations), and the second group is the results that represent the results of what the organization has achieved through the application of previous methods, and these criteria have returned four main criteria (customer results, Human Resources Results,

Community Results, Organizational Performance Results) Each criterion is divided into a subset of criteria, bringing the total sub-criteria to 22. (Al-Juraifani, 2006: 42)

Figure 1 shows the components of the Excellence Model criteria and the percentage adopted for each standard. Driving is 10% of the resident grade, 10% employees and so on, then the percentages are converted into grades up to the final total as they are for the model owners (1000).

Figure 1 shows the components of the Excellence Model Criteria and the percentage adopted for each criterion



Source: Suleiman, Sanaa Mahmoud and Abdel Wahab, Nadia Lotfy, (2018), "Using the EFQM European Excellence Model in Evaluating the Performance of Organizations", Dananeer Magazine, Issue VIII, p. 257.

SECTION THREE: THE PRACTICAL ASPECT

Through looking at the theoretical side, the dimensions of the European model can be applied for the purpose of evaluating the sample of banks, which is a bank (United Bank for Investment and Finance) The interest of the topic was in presenting the results of answers to the questions of the checklist, and analyzing the data to reach the results of the research based on a statistical method (descriptive analysis) by extracting the frequencies, arithmetic media and percentages of the extent of conformity of sub-variables and determining the size of the gap each dimension of the European model in the checklist of the seven-scale scale (not applied and non-applied) Notarized, partially applied undocumented, partially applied partially documented, partially applied fully

documented, fully applied undocumented, fully applied partially documented. Fully applied and fully documented) and corresponding weights (0,1,2,3,4,5,6) respectively. Where the average of the scale adopted for comparison is equal to (3) any partially verified, as explained later, and through field experience and personal interviews where I explained the contents of the questions of the checklist to clarify its paragraphs, as I meant those contents by asking indirect questions and inquiries related to the same list without referring to them to ensure the reality of the answers, until the checklist came out with the final answers that correspond to reality, and the following is an analysis of the results of the checklist:

Dimensions of the European Model for Assessing the Performance of Banks

Dimension of leadership: It is a system of senior management that exists in the organization as a whole,

and distinguished leaders are those who work to develop and achieve the vision, mission and development of values, organizational systems, and this criterion includes (5) questions distributed over seven weights as shown in the table below.

Table (1) Analysis of Leadership Results

		Leadership Match Range Weights						
		Fully Applicable Fully documented	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	Not applicable Undocumented
		6	5	4	3	2	1	0
A.	leadership							
B.	Vision, objectives and mission of the bank							
1	Leaders are constantly developing the vision and objectives of the bank					*		
2	There is active participation by leaders to encourage development processes					*		
3	Leaders participate in conferences and seminars for the purpose of developing the Bank		*					
4	The message is known to all concerned in the bank				*			
5	Encourage team spirit and cooperation within the bank			*				
	Duplicate	0	1	1	1	2	0	0
	Result=Duplicates*Weights	0	5	4	3	4	0	0
	Weighted mean = result mg/mg iterations	3.2						
	Percentage of match range = arithmetic mean/highest weight	.53						
	Gap size=1- Percentage of conformity range	.47						

The results of the analysis of the examination list for the leadership dimensi

on in the bank obtained a weighted mean of (3.2) which is higher than the hypothetical mean and a matching ratio (53%) and this indicates the low cultural awareness of the employees of the bank to spread the message and vision of the bank to all administrative levels in the bank as well as the management of the bank to encourage the building of positive relations between employees for the purpose

of achieving the work teams based on fruitful cooperation for the purpose of achieving the vision and objectives of the bank, and for the purpose of addressing the size of the gap that reached (47%).

Development of work systems:

These are the regulations on information, the method of collection and analysis, the organization of the organizational structure and officials in positions for the purpose of deviating powers and responsibilities.

Table (2) Analysis of results after the development of work systems

	Development of business systems	Weights of conformity with management structure						
		Fully Applicable Fully documented	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	
		6	5	4	3	2	1	0
1	The leader establishes the appropriate organizational structure for the implementation of the strategy	*						
2	Leaders are keen to create effective systems to manage the bank's operations.		*					
3	The entities responsible for the main banking operations are identified		*					
4	Leaders develop an effective system to measure the Bank's key performance results	*						
5	The Bank's governance of the systems and practices shall be applied			*				
	Duplicate	2	2	1	0	0	0	0
	Result=Duplicates*Weights	12	10	4	0	0	0	0
	Weighted mean = result mg/mg iterations	5.2						
	Percentage of match range = arithmetic mean/highest weight	87.						
	Gap size=1- Percentage of conformity range	13.						

It turned out that this criterion has obtained a higher arithmetic mean of (5.2), which is a higher mean out of 6, which means that it is greater than the hypothetical mean and by a corresponding percentage (87%), which means that it is a good percentage for the bank, but it needs to pay attention to the standards of governance in order to have banking practices and foundations applied.

Human Resources:

Human resources in any organization express its most important and precious assets as through these resources the organization can distinguish itself from competing organizations' and these resources work efficiently to achieve the objectives of the organization and meet the expectations of others, this criterion includes (5) paragraphs which are the following:

Table (3) Analysis of HR Dimension Checklist Results

	Human Resources	Weights of conformity with human resources						
		Fully Applicable Fully documented	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	Not applicable Undocumented
		6	5	4	3	2	1	0
1	There are approaches and methods applied to identify human resource needs					*		
2	There is a alignment between HR plans and the requirements for the effective application of the strategy and organizational structure			*				
3	Ensure that the best applicants for work are selected and employed		*					
4	Apply methodologies to chart the career path of employees			*				
5	Developing HR Skills and Capabilities				*			
	Duplicate	0	1	2	1	1	0	0
	Result=Duplicates*Weights	0	5	10	3	2	0	0
	Weighted mean = result mg/mg iterations							4
	Percentage of match range = arithmetic mean/highest weight							.67
	Gap size=1- Percentage of conformity range							.33

This criterion came from the European model with a weighted mean of (4), which is higher than the hypothetical mean and came with an undocumented scale but fully applied, and this indicates that the percentage of conformity was acceptable, which is (67%) but does not achieve the objectives of the bank, as there should be methods and methods applied to determine the needs of human resources, for the purpose of utilizing human resources in achieving high-accuracy goals.

Financial performance:

Financial performance is one of the indicators used to measure the bank's microfinance success in terms of financial returns. It is often used by investors as a benchmark for performing due diligence and assessing the investment situation; It is also used as a tool by government controllers to assess compliance with regulatory measures and monitor the overall safety of the financial sector.

Table (4) Analysis of the results after financial performance

	Financial Performance	Weights of conformity with financial performance						
		Fully Applicable Fully documented	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	Not applicable Undocumented
		6	5	4	3	2	1	0
1	The existence of growth in revenues achieved from the activities and work of the bank.	*						
2	Banking, activities and business accounts in the Bank shall be audited and followed up periodically and on time.	*						
3	The liquidity index is one of the important financial indicators that the bank seeks to achieve .		*					
4	There are programs to grow revenues and rationalize expenditures			*				
5	A financial strategy is developed and applied to ensure that financial resources are used to support the strategy			*				
	Duplicate	2	1	2	0	0	0	0
	Result=Duplicates*Weights	12	5	8	0	0	0	0
	Weighted mean = result mg/mg iterations							5
	Percentage of match range = arithmetic mean/highest weight							.83
	Gap size=1- Percentage of conformity range							.17

The results indicate a growth in the revenues generated from the activities and business of the bank as well as the audit and follow-up of the bank's accounts, activities and business in the bank periodically and on time. This is indicated by the results after the financial performance, which was estimated at (5) and it refers to a partially applied fully documented and identical percentage (83), which is a good percentage of the size of an acceptable gap (17%). This indicates that the bank has significant liquidity through its banking business and has the

ability to adapt in the surrounding environment for the purpose of achieving outstanding financial performance.

Strategic Policy:

Represents the general framework within which the direction of 'goals' and long-term objectives are defined as it is the distinguished organizations that implement their vision and mission through the development of a stakeholder oriented policy.

Table (5) Analysis of the results of the policy and strategy dimension

	Policy & Strategy	Weights of conformity with policy and strategy						
		Fully Applicable Fully documented	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	Not applicable Undocumented
		6	5	4	3	2	1	0
1	Information is collected and analyzed sufficient to ensure the working environment and the external surroundings of the bank.				*			
2	Banking performance indicators are utilized in strategy formulation		*					
3	The Bank benefits from the Bank's self-assessment process			*				
4	Alternative policies and scenarios are developed to counter environmental changes		*					
5	Those responsible for following up and updating the strategy are identified at the bank.	*						
	Duplicate	1	2	1	1	0	0	0
	Result=Duplicates*Weights	6	10	4	3	0	0	0
	Weighted mean = result mg/mg iterations	4.6						
	Percentage of match range = arithmetic mean/highest weight	.77						
	Gap size=1- Percentage of conformity range	.33						

The results of the research show that the Board of Directors of the Bank determines the officials to follow up and update the strategy for the purpose of implementing it with high accuracy, but there is no applied but documented accent to take all the changes surrounding the bank as well as there is not applied to take into account all financial indicators when formulating the strategy and therefore took this dimension an estimate (4.6) which is close to an unapplied scale fully documented by a corresponding percentage (77%) and the size of a gap (33%).

Operations Management:

Outstanding organizations design, manage and improve operations in order to satisfy and increase the

value of customers' and other relevant entities. As the bank determines the standards of operations and objectives of the bank for the purpose of achieving outstanding performance, but the operations are not identified and designed for the purpose of contributing to the implementation of the strategy, as well as the bank needs to apply international standards in the provision of banking services, as the weighted average of the account reached less than the previous dimensions, reaching (3.4), which is close to not applied fully documented by a percentage of conformity (57%) and by a gap size (43%), which is a high percentage that needs the bank's management to review its financial operations.

Operations Management		Weights of the extent of conformity with operations						
		Fully Applicable Fully	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	Not applicable Undocumente
		6	5	4	3	2	1	0
1	Processes are identified and designed to implement the strategy				*			
2	The effectiveness of the general framework of operations in the implementation of strategic policy is reviewed				*			
3	Addresses interventions and spouses in the performance of tasks and the provision of banking services			*				
4	Process metrics are applied and performance targets are set		*					
5	The Bank applies the standards of quality of banking services according to international standards					*		
	Duplicate	0	1	1	2	1	0	0
	Result=Duplicates*Weights	0	5	4	6	2	0	0
	Weighted mean = result mg/mg iterations	3.4						
	Percentage of match range = arithmetic mean/highest weight	.57						
	Gap size=1- Percentage of conformity range	.43						

Learning and Growth:

This dimension focuses on the internal and external metrics that make the bank able to build infrastructure and develop human capabilities, and how to invest the bank's energies and financial capabilities and provide new services. The results show that this dimension is higher than the previous dimension and is close to a partially applied scale that is fully documented by (4.8) with a corresponding percentage (80%) and a gap size (20%). Despite the fact that the senior management of the bank has carried out the rotation process (transfer of employees from one position to another) to take advantage of skills and experience and

put the right man in the right place. However, the Bank's management promotes the development of information and communication technologies to exchange data and information, facilitate communication and evaluate better performance. With a fully applied standard that is partially documented and this needs to be reviewed the process of developing technical and technological techniques because they contribute to the acceleration of exchange and deposit transactions as well as all banking transactions.

Table (7) Analysis of the outcomes of the learning and growth dimension

	Human Resources	Weights of conformity with learning and growth						
		Fully Applicable Fully	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	Not applicable Undocumente
		6	5	4	3	2	1	0
1	The senior management of the bank carries out the process of rotation (transfer of employees from one position to another) to benefit from skills and experience and put the right man in the right place	*						
2	Employees are involved in development courses and programs for the purpose of developing their abilities and improving their skills and knowledge in the field of management and quality of performance inside and outside the bank.		*					
3	The Bank's management promotes the development of information and communication technologies to exchange data and information, facilitate communication and evaluate better performance.				*			
4	The Bank's branches increase due to the reputation gained in the community and among depositors			*				
5	There are ideas and proposals among senior management in expanding the bank's business and services	*						
	Duplicate	2	1	1	1	0	0	0
	Result=Duplicates*Weights	12	5	4	3	0	0	0
	Weighted mean = result mg/mg iterations							4.8
	Percentage of match range = arithmetic mean/highest weight							.80
	Gap size=1- Percentage of conformity range							.20

Customer satisfaction:

The concept of customer satisfaction is the efforts made by different banks to gain the satisfaction of depositors, by providing important services according to the appropriate standards for their requirements and needs, and preventing their acquisition by other competing banks, by providing services at reasonable prices within qualities of appropriate quality, and are provided at the specified times of delivery by the parties and without any delay.

Table (8) Analysis of the results after customer satisfaction

	Customer satisfaction	Weights of conformity with customer satisfaction						
		Fully Applicable Fully documented	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	Not applicable Undocumented
		6	5	4	3	2	1	0
1	The Bank adopts citizens' complaints as a feedback system to improve the quality of work and services provided.				*			
2	Citizens' complaints about the work of some departments of the bank are documented and answered or addressed.			*				
3	The price of banking services is determined in accordance with the economic situation of the country				*			
	Duplicate	0	0	1	2	0	0	0
	Result=Duplicates*Weights			4	6			
	Weighted mean = result mg/mg iterations	3.33						
	Percentage of match range = arithmetic mean/highest weight	0.55						
	Gap size=1- Percentage of conformity range	0.45						

The results of the research indicate the low results in the dimension of customer satisfaction and this is what the results of the research indicated as the weighted arithmetic mean reached the amount of (3.33), which is a neutral and unacceptable percentage preferably improve the conformity ratio because customer satisfaction is very important for the bank, when satisfied with the customer, the gains of the bank will increase as a reputation and market share, increase revenues, and then growth and expansion, so it is assumed to pay attention in this dimension because it got a matching percentage close to half, i.e. amount (55%) and the size of a gap by (45%) This is a high percentage that needs to be revisited in this dimension by reviewing the complaints of employees and depositors.

Quality of Service:

The difficulty in defining the quality of services derives from the general characteristics of services compared to physical goods, and therefore there is no unified definition of quality of service; however, there is a tendency among many researchers to view the

quality of service as a comparison between what the customer wants and expects and their perception of the match of actual performance with these expectations or judgment or opinion on the extent of service excellence from the customer's point of view, while some see the quality of service as a measure of the extent to which the level of service provided matches. With the aspirations of the client and continuously. This is what we find that some paragraphs are documented but not applied in the bank, for example, determine the gap of services in the departments and branches of the bank by comparing the percentage of completion with the percentage of funds allocated to each branch of the bank, as well as there are committees to follow up the services provided to depositors and report continuously, but this dimension needs more follow-up of services as well as services provided by competitors ... The weighted mean of this dimension is (3), which is a fully applied criterion but partially documented, and this needs a formal documentation process and the officials are determined to follow up on its application, as the

percentage of conformity (50%) and the size of the gap (50%).

Table (9) Analysis of the results of the QoS dimension

L	Quality of Service	Weights of conformity with quality of service						
		Fully Applicable Fully documented	Partially Applied Fully	Not applicable Fully documented	Fully Applicable Partially documented	Partially Applied Partially	Not applicable Partially documented	Not applicable Undocumented
		6	5	4	3	2	1	0
1	There are specialized committees to evaluate the quality of the services provided by the bank.				*			
2	The gap of services in the departments and branches of the bank is determined by comparing the percentage of completion with the percentage of funds allocated to each branch of the bank.			*				
3	The Bank's services are accepted by depositors and customers in terms of their quality.					*		
	Duplicate	0	0	1	1	1	0	0
	Result=Duplicates*Weights			4	3	2		
	Weighted mean = result mg/mg iterations							3
	Percentage of match range = arithmetic mean/highest weight							0.50
	Gap size=1- Percentage of conformity range							0.50

SECTION FOUR: CONCLUSIONS AND RECOMMENDATIONS

First: Conclusions

1- There is a high interest on the part of the bank in the work systems and the study of the structure of the bank and this contributes to the provision of integrated data to the officials of the bank for the purpose of knowing the flow of work in it.

2 - There is encouragement for employees in the bank to enter the employees in training and educational courses for the purpose of contributing to the completion of the work as there are training programs prepared in advance by the bank and specify the

addresses and programs specified in terms of time and place to train employees.

3 - Despite the availability of financial liquidity at the bank and how to manage funds, the bank does not have the required level of service provided to depositors and customers that the bank reviews.

4- There is an investment in human resources at an acceptable rate and this indicates a weakness in the management of human skills and capabilities.

5- Finds a weakness in customer satisfaction and this is what supports the weakness of the service provided to customers

6- The weakness in the management of operations was the result of the weakness in the management of

human resources, which leads to customer dissatisfaction.

7- Building policies and strategy is suitable for work and this indicates the interest of the higher authorities in building and formulating a strategy for the bank, but it is supposed to take into account other factors in order for the bank to succeed because building and formulating a good strategy needs to be well implemented by the lower levels.

Second: Recommendations

1- The bank needs to enhance the confidence of the internal and external customer because it contributes to the success of the bank and achieve outstanding performance.

2 - Investing more in training programs for the purpose of increasing the skill and knowledge of employees and thus improving the performance of the bank

3 - Enhancing the role of human resources in strengthening and increasing skills and knowledge to improve their performance and then improve the performance of the bank, which in turn comes from the satisfaction of employees at work and which will lead to customer satisfaction.

4 - Improving the services provided to customers by adopting quality standards in the provision of services.

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